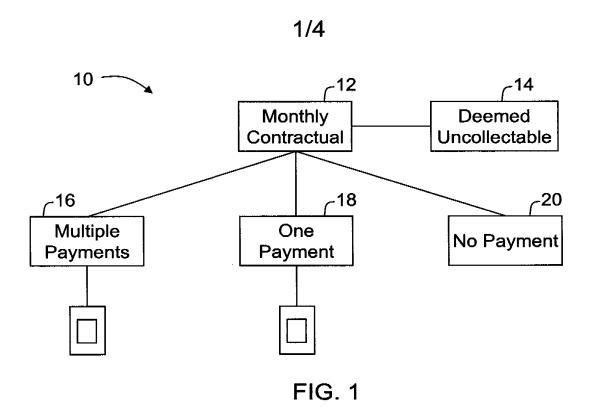
- REPLACEMENT SHEET - Title: METHODS AND SYSTEMS FOR DETERMINING ROLL RATES OF LOANS

Inventor(s): Hartley C. Starkman S/N: 09/751,900 Docket No: 60709-00011 Atty: Daniel M. Fitzgerald; Phone: (314) 621-5070



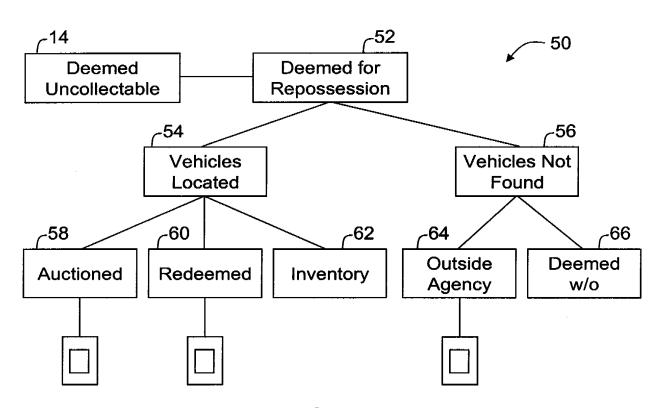


FIG. 2

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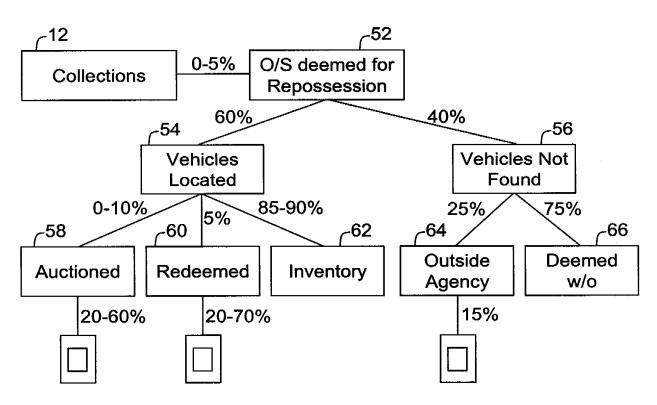


FIG. 3

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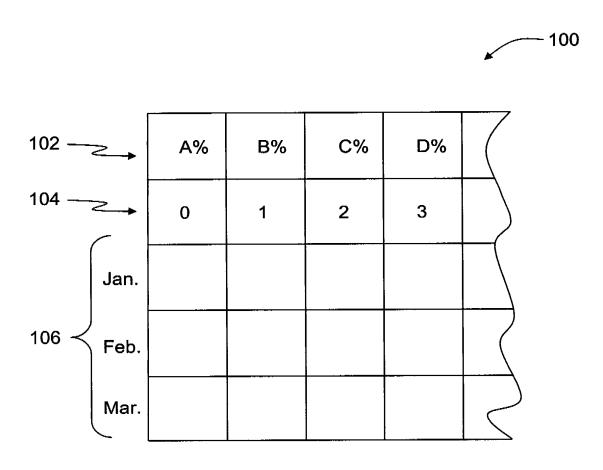


FIG. 4

- REPLACEMENT SHEET -

Title: METHODS AND SYSTEMS FOR DETERMINING ROLL RATES OF LOANS

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S/N: 09/751,900 Docket No: 60709-00011
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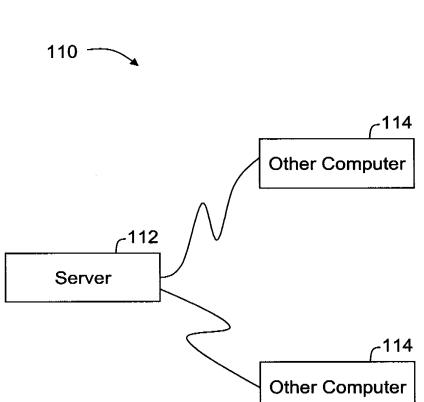


FIG. 5